LifeShield National Insurance Co.

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lifeshieldnational.com

LifeShield
NATIONAL INSURANCE CO

LifeShield National Insurance Co. is an Oklahoma City-based life and health insurance company and a member of the LifeShield National family of insurance companies. Together with its affiliates Individual Assurance Company Life, Health, & Accident, and Life Assurance Company, LifeShield has been protecting families for nearly 50 years with affordable life, health, and accident insurance solutions to help you live the life you choose.

LifeShield National Insurance Co. is rated [B++ (Good), the 5th highest rating possible out of a total of 16]by AM Best*, a widely recognized independent insurance industry ratings firm. For the latest rating information, visit www.ambest.com

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THE SURVIVOR

FINAL EXPENSES ▪ INDIVIDUAL OR JOINT WHOLE LIFE INSURANCE ▪ INCOME REPLACEMENT



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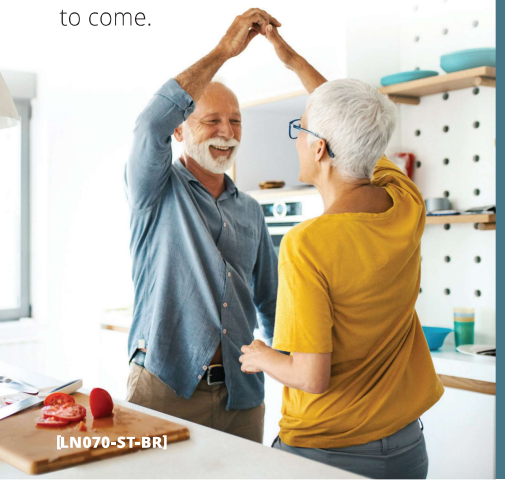
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THE SURVIVOR ...

Life Insurance for Final Expenses or Income Replacement

When planning for the future, one of the most important things to think about is your family's financial well-being. Many people hope they can depend on Social Security and their retirement savings. However, have you considered what could happen if you or your spouse passes away and that income is greatly reduced?

The Survivor is designed to provide you with financial assistance during a challenging time. If one of you were to pass away, you or your spouse may have additional financial needs that extend over several months to years. Our policy can be customized to fulfill your family's specific financial planning goals, now and in the years to come.



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THE SURVIVOR IS A WHOLE LIFE INSURANCE POLICY ...

with the flexibility to offer single or joint life coverage.

- Option to insure two lives
- Terminal Illness Rider included
- Competitive premiums that will never increase
- Death benefits that will never decrease, while building cash value

DID YOU KNOW ...

According to current Social Security Administration laws, a survivor benefit is based upon the earnings of the person who died. Depending upon the age and benefit of the deceased person, this can potentially result in an overall household Social Security income loss of between **34%** and **48%**.[1]

66% of Americans purchase life insurance to help cover the lost income stream when one spouse dies.[2]

Changes in Social Security income are a common concern, with the surviving spouse of most individuals collecting Social Security receiving only a **$255** death benefit.

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TAKE CARE OF YOUR LOVED ONES NOW ... AND FOCUS ON WHAT'S MOST IMPORTANT TODAY

Final Expenses

When a loved one passes, a remaining spouse can face expenses including unreimbursed medical costs, legal fees, as well as funeral expenses, and credit card, car and mortgage payments. The Survivor policy allows loved ones to more comfortably set financial priorities and gives you both greater confidence that your needs will be covered.

Income Replacement

Do you rely on you and your spouse's Social Security checks to maintain your finances? Even if you have savings and an existing life insurance policy to cover you, what will you or your spouse do to replace lost income? With The Survivor, you can decide how much and how long you will need monthly income for support.

GREATER FINANCIAL CONFIDENCE ... FOR BOTH OF YOU!

In one easy application, you and your spouse can select a death benefit[3] that makes both of you more comfortable in knowing that the future is a little more secure.



[1] Based on the Social Security Administration survivor benefits guidelines. [2] Facts About Life 2018, Facts From LIMRA, Life Insurance Awareness Month 2018. [3] The benefit of the policy is paid to the surviving beneficiary. Once the beneficiary is paid the benefit of the policy, there is no longer any insurance coverage at the death of the surviving spouse. **Disclaimer:** LifeShield National Insurance Co. and its products are neither affiliated with, nor endorsed by the Social Security Administration or any other government agency.

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